

## **Here is the proposed timeline that we have created for monthly transactions**

### **On 1st of each month**

1. HealthEquity will receive two files from bSwift.
  - a. Current Employee Eligibility File
  - b. Spending Elections File
2. HealthEquity will receive current Risk Adjustment factors.

### **On 10th of each month**

1. HealthEquity will receive Employer Registration file from bSwift.
2. HealthEquity will notify Employers of available invoice and that payment will be pulled from account on 15th.

### **On 15th of each month**

1. HealthEquity will pull payments from provided EFT information for each employer.

### **On 18th of each month**

1. HealthEquity will be notified by employer banks of any EFT failures.
2. HealthEquity will begin service recovery of EFT failures by using provided contact information.

### **On 28th of each month**

1. HealthEquity will distribute payments to carriers and vendors via provided bank accounts along with allocation file. Allocation file will notify carriers of any non-payments and at this time carrier will assume responsibility for payment chase during the 30-day grace period to follow.